The court incorporates by reference in this paragraph and adopts as the findings and orders of this court the document set forth below. This document was signed electronically on July 28, 2017, which may be different from its entry on the record.

IT IS SO ORDERED.

Dated: July 28, 2017



ARTHUR I. HARRIS
UNITED STATES BANKRUPTCY JUDGE

B17-17941 PMO\sbt

IN THE UNITED STATES BANKRUPTCY COURT FOR THE NORTHERN DISTRICT OF OHIO EASTERN DIVISION - CLEVELAND

IN RE:) CHAPTER 13
MICHAEL J. CELIGA, SR.) CASE NO. 17-13097
Debtor) JUDGE ARTHUR I. HARRIS
) PROPERTY ADDRESS: ** 293 West Main Street Madison, Ohio 44057

AGREED ORDER RESOLVING OBJECTION OF DITECH FINANCIAL LLC TO CONFIRMATION OF DEBTOR'S CHAPTER 13 PLAN [Re: Docket #14]

This cause came to be considered this day upon the June 22, 2017 Objection of DITECH FINANCIAL LLC, hereinafter referred to as "DITECH", to Confirmation of the Debtor's

Chapter 13 Plan [Docket #14], due notice of DITECH's Objection having been given to all parties in interest.

The parties agree, as manifested by the signatures of their counsel at the end hereof, the Objection of DITECH should be sustained to the extent set forth herein.

The parties further agree that DITECH is a creditor of this estate, secured by a mortgage upon real estate located at 293 West Main Street, Madison, Ohio 44057.

The parties further agree that DITECH shall have an allowed secured claim for prepetition arrears in the amount of \$19,075.91, and that said claim of DITECH shall be paid by the Trustee, inside the Debtor's Chapter 13 Plan. Payment on the pre-petition delinquency is to be scheduled at \$100.00 per month for the first twelve (12) months, leaving a remaining arrearage balance of \$17,875.91. Beginning with the thirteenth (13th) month of the Plan, DITECH shall then receive a minimum of \$372.42 per month for the remaining forty-eight (48) months, or until paid in full.

The parties further agree that the Plan shall not complete and discharge will not be granted until the pre-petition arrearage is paid in full.

IT IS THEREFORE ORDERED that for purposes of the Debtor's Chapter 13 Plan, DITECH shall have an arrearage claim of \$19,075.91, which shall be paid inside the Plan by the Trustee in installments of \$100.00 per month for the first twelve (12) months, and a minimum of \$372.42 per month for the remaining forty-eight (48) months, or until paid in full, and the Debtor's Chapter 13 Plan, be and the same is hereby amended to conform therewith.

IT IS FURTHER ORDERED that the Plan shall not complete, and discharge will not be granted until the pre-petition arrearage is paid in full.

IT IS FURTHER ORDERED that the claims of DITECH shall be paid under the terms of the Debtor's Chapter 13 Plan, once confirmed by this Court.

IT IS SO ORDERED.

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Submitted and approved by:

/s/ Peter M. O'Grady Reimer Law Co. Peter M. O'Grady #0093349 Cynthia A. Jeffrey #0062718 Edward A. Bailey #0068073 30455 Solon Road Solon, Ohio 44139 440-600-5500 Fax 440-600-5521 pogrady@reimerlaw.com Attorneys for DITECH /s/ Robert J. Delchin
Biales Delchin Law LLC
Robert J. Delchin #0073821
7215 Center Street
Mentor, Ohio 44060
440-266-1700
Fax 440-266-0006
rdelchin@rcbiales.com
Attorney for Debtor

LIST OF PARTIES TO BE SERVED

Via the Court's Electronic Case Filing System on these entities and individuals who are listed on the court's Electronic Mail Notice List:

- 1. Office of the U.S. Trustee at (registered address)@usdoj.gov
- 2. Craig Shopneck, Chapter 13 Trustee ch13shopneck@ch13cleve.com
- 3. Robert J. Delchin, Esq. , Attorney for Debtor rdelchin@rcbiales.com
- 4. Peter M. O'Grady, Esq., Attorney for DITECH bknotice@reimerlaw.com

And by regular U.S. mail, postage prepaid, to:

- 5. Michael J. Celiga, Sr., Debtor 293 W Main Street Madison, OH 44057
- 6. Lake County Treasurer
 Lake County Treasurer's Office
 105 Main Street
 Painesville, Ohio 44077